Certificate Number: 15317-PAE-DE-037720421

Bankruptcy Case Number: 23-12474



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 29, 2023</u>, at <u>4:56</u> o'clock <u>PM PDT</u>, <u>Omar T Estrada</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 29, 2023 By: /s/Philip Sta. Teresa

Name: Philip Sta. Teresa

Title: <u>Certified Counselor</u>